

# **EXHIBIT “C”**

Last Updated: July 1, 2020

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## Esign Consent

You agree that clicking "Get Cash Now" (or other such button you use to submit your form) acts as your electronic signature. You further consent that we and any lender or lending partner we share your request with can communicate with you electronically and that any required disclosures may be provided to you

### Start Your Speedy Form!

Select Loan Amount ▼

Email

**Get Started!**

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lending partner is required send to you. You also confirm that you have the ability to access documents electronically, including the ability to view and save PDF files.

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BrightenLoans.com reserves the right to reject your inquiry at any time for any reason not

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Before your form is accepted. When you submit your information through a form on our Site, you will be connected with a lender or lending partner for further consideration based on the lender's or lending partner's policies and procedures. This does not mean your loan has been approved. Loan approval is solely the lender's or lending partner's decision. BrightenLoans.com is not responsible for taking, approving or denying your form. By submitting your information, you agree that if we cannot find a lender or lending partner that can offer you the type of loan you initially requested, we will search our network of lenders or lending partners to see if we can find other lenders or lending partners with different loan products to help you.

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Participating lenders or lending partners may verify your social security number, driver's license number or other federal or state identification, as well as review your credit worthiness through national databases that may include Equifax, Transunion, Experian and other credit bureaus. By submitting your information to us, you agree that lenders or lending partners may obtain such credit reports and verify your information.

## Restrictions

You must be 18 years or older and a legal resident of the United States to submit a form. You agree not to use this Site for any illegal or inappropriate activities.

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Should any dispute arise as to the interpretation of any term or provision of these Terms of Use or with regard to any of your dealings BrightenLoans.com or with any lender or lending

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be decided by binding arbitration. Arbitration proceeding shall be conducted under the applicable rules in Clark County, Nevada. The decision of the arbitrator shall be final and binding on both parties. The prevailing party shall be entitled to recover the cost of arbitration, travel expenses, expert testimony, travel expenses of experts, and all other expenses reasonably incurred in bringing or defending an arbitration claim, from the other party unless otherwise prohibited by law.

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### Miscellaneous

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### Contact Information:

Company name: Nesmetaju LLC  
Address: Springates Building, Lower  
Government Road, Charlestown, Nevis, Saint  
Kitts And Nevis  
Email Address: support@BrightenLoans.com

### INFORMATION FOR ISPs:

Website: [www.BrightenLoans.com](http://www.BrightenLoans.com)  
Company name: Nesmetaju LLC  
Email Address: support@BrightenLoans.com

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PERTAINING TO YOUR REQUEST STATUS, YOU  
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3. Your name, address, telephone number and email address.
4. A statement that in good faith you believe the complained of use of the materials is not allowed by the copyright owner, its agent, or the law.
5. A statement that your submission is accurate and that "under penalty of perjury" you are the copyright owner or the owner's authorized agent.

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Send the above information to:

Legal Department  
Nesmetaju LLC  
Springates Building, Lower Government Road,  
Charlestown, Nevis, Saint Kitts And Nevis  
Email Address: legal@BrightenLoans.com

For all email submissions, please include the  
subject line: DMCA Takedown Request.

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This service is not available in all states. If you request to connect with a lender or lending partner in a particular state where such loans are prohibited, or in a location where BrightenLoans.com does not have an available lender or lending partner, you will not be connected to a lender or lending partner. You are urged to read and understand the terms of any loan offered by any lender or lending partner, and to reject any particular loan offer that you cannot afford to repay or that includes terms that are not acceptable to you.

By submitting your information via this website, you are authorizing BrightenLoans.com and its partners to do a credit check, which may include verification of your social security number, driver's license number, or other identification, and a review of your

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**Lender's or Lending Partner's Disclosure of Terms.**

The lenders and lending partners you are connected to will provide documents that contain all fees and rate information pertaining to the loan being offered, including any potential fees for late-payments and the rules under which you may be allowed (if permitted by applicable law) to refinance, renew or rollover your loan. Loan fees and interest rates are determined solely by the lender or lending partner based on the lender's or lending partner's internal policies, underwriting criteria and applicable law. BrightenLoans.com has no knowledge of or control over the loan terms offered by a lender and lending partner. You are urged to read and understand the terms of any loan offered by any lenders and lending partners and to reject any particular loan offer that you cannot afford to repay or that includes terms that are not acceptable to you.

**Late Payments Hurt Your Credit Score**

Please be aware that missing a payment or making a late payment can negatively impact your credit score. To protect yourself and your credit history, make sure you only accept loan terms that you can afford to repay. If you cannot make a payment on time, you should contact your lenders and lending partners immediately and discuss how to handle late payments.